

<i>SERFF Tracking Number:</i>	<i>GEFA-126206826</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42802</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Insurance</i>		
<i>Project Name/Number:</i>	<i>AARP Consumer Workbook/46615</i>		

## Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Long Term Care Insurance

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: GEFA-126206826 State: ArkansasLH

SERFF Status: Closed

Co Tr Num:

Co Status:

Author: Andy Zimmerman

Date Submitted: 06/26/2009

State Tr Num: 42802

State Status: Approved-Closed

Reviewer(s): Marie Bennett

Disposition Date: 07/09/2009

Disposition Status: Approved

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: AARP Consumer Workbook

Project Number: 46615

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/09/2009

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 06/23/2009

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 07/09/2009

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

This AARP Consumer Workbook will be distributed by licensed agents to AARP members who attend the previously filed AARP Workshop (46616 08/25/08, filed by your Department on 11/17/08) to help educate consumers on the topic of long term care and to generate interest in obtaining further information on Genworth Life Insurance Company's Long Term Care Insurance Policy 7044AR Rev filed and approved on July 10, 2008 by your Department or our Individual Long Term Care Insurance Policy 7048AR filed and approved on June 20, 2007 by your Department or our group long term care product under policy form series 7046POL and 7046CERT et al. This form series was approved by the Arkansas Department of Insurance on September 13, 2005.

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46615 04/03/09 will replace previously filed 46615 08/25/08 (filed by your Department on 11/17/08). It was updated to remove text on page 4 "Strong financial reserves—look for A.M. Best rating of A+ or better" and to add to page 5 "Group Policy Number M00001 issued to Trustees of the AARP Insurance Plan using policy form series 7050."

## Company and Contact

### Filing Contact Information

Andy Zimmerman, Advertising Review Analyst andy.zimmerman@genworth.com  
 6620 W. Broad Street (804) 484-3949 [Phone]  
 Richmond, VA 23230-1700 (804) 281-6334[FAX]

### Filing Company Information

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 350	Company Type: LifeHealth & Annuity
Richmond, VA 23230	Group Name:	State ID Number:
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	AR Filing Fee=\$25 per advertisement one advertisement submitted=\$25
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$25.00	06/26/2009	28830307

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Approved	Marie Bennett	07/09/2009	07/09/2009

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## **Disposition**

Disposition Date: 07/09/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	AR Cover Letter		Yes
Form	AARP Workshop-Consumer Workbook		Yes

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## Form Schedule

Lead Form Number: 46615 04/03/09

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	46615 04/03/09	Advertising	AARP Workshop-Consumer Workbook	Initial		0	46615_040309.pdf

# Workshop Basics

Things to Consider



**Long Term Care Insurance**  
from Genworth Financial 

As we age  
and our  
life span  
increases,  
it is  
important  
to think  
about the  
implications  
of living  
a long life.





With today's care options, long term care can take place outside of nursing homes.

## What is long term care?

Long term care is not care that you receive in the hospital or your doctor's office to get well from a sickness or an injury. Nor is it short-term rehabilitation from an accident. Long term care is care that you need if you can no longer perform everyday tasks such as bathing or dressing by yourself due to a chronic illness, injury, disability or the aging process. Long term care also includes the supervision you might need due to a severe cognitive impairment such as Alzheimer's disease.

As we age, most people would like to stay at home as long as possible. Planning for your long term care needs may help you do that. Multiple options for care are available today such as:

- Community based residential facilities
- Assisted living facilities
- Senior daycare centers
- Home care

## Notes

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Discuss long term care plans with your family and the extent to which you want to depend on them.

## Long term care is a family concern

Because long term care is about you and your family, here are some important questions you might want to consider.

- If you needed long term care, who would you turn to for help?
- If you are counting on your children, what happens if they are raising their own kids, working long hours, or live far away when you need care?
- Are your family members financially or physically able to provide care and do they have the necessary training or experience?
- What happens if you need to become the caregiver?

Few people may be able to manage the conflicting demands of working, taking care of a family and caregiving.

## Notes

Many people underestimate the cost of long term care—it can be very expensive. Nationally, the average cost for a one year stay in a private nursing home room is \$76,460 or over \$209 per day.<sup>1</sup>

<sup>1</sup> Genworth Financial 2008 Cost of Care Survey, April, 2008. Conducted by CareScout.

### Long term care planning options

- Rely on government funded programs such as Medicaid
- Rely on family or friends for care
- Depend on local community based services
- Self-insure and pay out of pocket
- Guard against some or all risk with long term care insurance

### Is long term care planning right for you?

You should consider developing a plan if one or more of the following is important to you:

- Help protect your assets and retirement savings
- Not relying on the people close to you
- Maintaining a sense of security
- Having a choice as to where and how you receive care



## **For many, insurance has always been one way to guard against life's major risks.**

Selecting a long term care insurance company is an important decision. Consider the following list of criteria when choosing a long term care insurance company.

- History of paying claims in a timely manner
- Experience in the long term care insurance market
- Number of policyholders

## **What to look for in a long term care insurance policy**

It is important to carefully choose a policy that meets your specific needs and goals. You should also know about some basic features of most long term care insurance policies.

- Daily/monthly benefit amount
- Elimination period
- Benefit period
- Inflation protection
- Premium discounts
- Care coordination

There are additional policy features you may want to consider. Long term care insurance policies offer many forms of protection and policy structures. It's important to get the facts before making a decision as to which long term care planning strategy is right for you.

## **Notes**

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AARP endorses AARP Long Term Care Insurance underwritten by Genworth Life Insurance Company who pays a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse individual agents. AARP is not an insurer. AARP does not make long term care plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a long term care insurance plan. Coverage may vary by state and may be offered under Group Policy Number 07101 using policy form 7046POL and 7046CERTDC or Group Policy Number M00001 issued to Trustees of the AARP Insurance Plan using policy form series 7050. Individual policies are provided under policy form numbers 7044, 7044 Rev. and 7048. Policy form number may be followed by the state's two letter abbreviation. (In Idaho, 7044ID Rev. and 7048ID, In Oklahoma 7044OK Rev. In7048OK. In North Carolina 7044NC Rev, In Florida 7044FL. In Washington, 7044WA and 7048WA). Not all policies are available in all states. Complete details of the benefits, cost, limitations and exclusions will be provided to you by a licensed insurance agent. You may request a licensed insurance agent to contact you regarding this solicitation of insurance.

Sources are available from the company.





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## **Rate Information**

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## Supporting Document Schedules

	<b>Review Status:</b>	
<b>Satisfied -Name:</b>	AR Cover Letter	06/26/2009
<b>Comments:</b>		
<b>Attachment:</b>		
AR Filing Letter AARP Consumer Workbook 46615 040309 et al.pdf		





Long Term Care Insurance

6620 West Broad Street Building 4  
Richmond, VA 23230

June 26, 2009

Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, Arkansas 72204  
ATTN: Mr. John Shields

Re: **ADVERTISING FILING ACCIDENT AND HEALTH INSURANCE**  
**GENWORTH LIFE INSURANCE COMPANY NAIC# 70025**

**AARP Invitation to Inquire Advertisement**

AARP Workshop-Consumer Workbook	46615 04/03/09
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Dear Mr. Shields:

On behalf of Genworth Life Insurance Company, I submit for your review and approval duplicate copies of the above referenced advertising material intended for use in the state of Arkansas. The filing fee of \$25 is being transmitted via EFT on the SERFF filing system.

This AARP Consumer Workbook will be distributed by licensed agents to AARP members who attend the previously filed AARP Workshop (46616 08/25/08, filed by your Department on 11/17/08) to help educate consumers on the topic of long term care and to generate interest in obtaining further information on Genworth Life Insurance Company's Long Term Care Insurance Policy 7044AR Rev filed and approved on July 10, 2008 by your Department or our Individual Long Term Care Insurance Policy 7048AR filed and approved on June 20, 2007 by your Department or our group long term care product under policy form series 7046POL and 7046CERT et al. This form series was approved by the Arkansas Department of Insurance on September 13, 2005.

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If you should have any questions, please call me at our toll free phone number, 1-800-284-5568, extension 8133949, fax me at 804-281-6334 or e-mail me at [Andy.Zimmerman@genworth.com](mailto:Andy.Zimmerman@genworth.com).

Sincerely,  
*Andrew A. Zimmerman*  
Andrew A. Zimmerman  
Genworth Life Insurance Company  
Advertising Review Analyst  
Compliance/Advertising Review  
[Andy.Zimmerman@genworth.com](mailto:Andy.Zimmerman@genworth.com)

**Attachments**

Affiliated Companies: Genworth Life Insurance Company—Genworth Life Insurance Company of New York—Genworth Life and Annuity Insurance Company